**Our processing of your personal data – Users of the Lycetts Website**

If you use or access the Lycetts website, this section will be applicable to you and will provide key information about how we use your personal data.

What personal data will we collect?

* Name, contact details, postcode and IP address
* Risk information and details you complete and submit in order to obtain a quotation or purchase cover; this may include Special Categories of Data.

**Cookies**

Cookies are small text files that are used to store small pieces of information. They are stored on your device when the website is loaded on your browser. These cookies help us make the website function properly, make it more secure, provide better user experience, and understand how the website performs and to analyse what works and where it needs improvement.

**How do we use Cookies?**

Our website uses first-party and third-party cookies for several purposes. First-party cookies are mostly necessary for the website to function the right way.

The third-party cookies used on our website are mainly for understanding how the website performs, how you interact with our website, keeping our services secure, providing advertisements that are relevant to you, and all in all providing you with a better and improved user experience and help speed up your future interactions with our website.

We use cookies to help you navigate efficiently and perform certain functions. You will find detailed information about all cookies under each consent category below.

The cookies that are categorised as "Necessary" are stored on your browser as they are essential for enabling the basic functionalities of the site.

We also use third-party cookies that help us analyse how you use this website, store your preferences, and provide the content and advertisements that are relevant to you. These cookies will only be stored in your browser with your prior consent.

You can choose to enable or disable some or all of these cookies but disabling some of them may affect your browsing experience.

The different cookies we use can be found by clicking into each category within the cookie banner. The cookie banner can be accessed at any time by clicking the cookie icon.

**Manage Cookie preferences**

You can change your cookie preferences any time by using the Cookies button. This will let you revisit the cookie consent banner and change your preferences or withdraw your consent at any time.

In addition to this, different browsers provide different methods to block and delete cookies used by websites. You can change the settings of your browser to block/delete the cookies.

**What will we use your personal information for?**

We use your information in a number of different ways, depending on your particular circumstances. For every use, we must be able to demonstrate that there is a "legal ground" to do so. When using your "personal data", we will rely on the "legal grounds set out below:

* **We have a business need to use your personal information**, such as developing and testing our systems, analysing our business and improving the services we offer, diagnosing any problems with our website and assessing usage of our website. When relying on this legal ground, we are under a duty to assess your rights and to ensure that we do not use your information unless we can demonstrate a legitimate business need.

**What is the purpose for using your personal data?**

* To respond to any enquiries you make.
* To provide marketing materials about products and services you might be interested in, where we have your consent to do so.

**Legal grounds for using your personal data**

* We have a business need (to respond to all enquiries made on our website).
* We have a business need (to inform you about other services we offer).

**Who will we share your personal data with?**

We do not share or distribute your personal data other than to the following third parties under the limited circumstances we have set out above

* Other companies in the Benefact Group.
* Service providers we have contracted with relating to the website such as our subcontractors, agents and website providers.